

## “AmMetLife Insurance Products Cashback Campaign”

### Terms and Conditions

#### DEFINITION

In these Terms and Conditions, except where the context otherwise requires or where it is otherwise expressly provided, the following expressions have the meanings respectively assigned to them, that is to say,

“**AmMetLife**”, “**We**”, “**Our**”, “**Us**”, “**Company**” refers to AmMetLife Insurance Berhad (197301002252) and its successors and assigns.

“**Campaign**” refers to “AmMetLife Insurance Products Cashback Campaign”.

“**AmMetLife Insurance Products**” include selected Bancassurance channel insurance products namely ProtectSecure, ProtectSecure Prime, WealthSecure Max, WealthSecure Smart.

“**Customer**” refers to all individuals who purchased AmMetLife Insurance Products.

#### Campaign Period

1. The Campaign is valid from **3 January 2022 to 31 December 2022** (“**Campaign Period**”).

#### Eligibility

2. The Campaign is only applicable to new AmMetLife Insurance Products together with the applicable AmMetLife Insurance Products optional rider(s) applications fulfilling the Terms and Conditions hereinafter appearing.
3. Policy must be in force and active with no partial withdrawal performed on the policy prior to crediting of the cashback payment.
4. Premium have to be paid to date at the point of cashback crediting. If there is any outstanding premium prior to the cashback crediting, the policy will be disqualified from this Campaign.

#### Campaign Offer

5. Subject to the Terms and Conditions hereinafter appearing, Customer shall be rewarded with a cashback amount (“Cashback”) based on the criteria below:

Annual Premium	Reward
RM3,600 to RM5,999	Cashback amount of RM100
RM6,000 to RM9,999	Cashback amount of RM200
RM10,000 and above	Cashback amount of RM1,000

Customer shall be entitled to one (1) Cashback provided that:

- i. The completed proposal form(s) and payment are received by AmMetLife's office by 31 December 2022 and subsequently approved by AmMetLife by 16 January 2023; and
  - ii. The policy/policies issued pass the 15 days cooling-off period.
6. Each new policy approved by AmMetLife is entitled to one (1) Cashback. Customer may purchase multiple policies from AmMetLife, however each Life Assured is entitled to a maximum of one (1) Cashback only.
  7. The Campaign offer cannot be combined with any other on-going offer/ promotion or discount.
  8. Investment Portion Premium and Top-Up Premium for investment-linked regular premium plans and advanced premium (if any) are excluded from the calculation of the Annual Premium for the eligibility of cashback reward. For investment-linked insurance policies, only the Insurance Portion Premium (as

#### AmMetLife Insurance Berhad (197301002252)

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**Postal Address** : GPO Box 10956, 50730 Kuala Lumpur

**Customer Care**:  1300 88 8800  +603 2272 3226  [customercare@ammethlife.com](mailto:customercare@ammethlife.com)

stated in the Policy Schedule) is used to determine the Annual Premium for entitlement of the Cashback.

9. If there is any alteration done after the policy is in force, the Cashback will be based on the lower Annual Premium.
10. Cashback will be credited not later than 30 April 2023 to Customer's bank account for all eligible policies and it may take up to seven (7) working days to process the payment. A SMS notification will be sent to Customer on the payment of Cashback to their bank account.
11. Customer are responsible to provide accurate bank account and contact details as required in the proposal form. Customer further agrees that any payment by AmMetLife to the account details provided by the Customer in the proposal form, will be deemed as full payment and AmMetLife shall be released and fully discharged from further liability and demand in relation to the payment.
12. Any request for Cashback to be credited to a third party account will not be entertained.
13. AmMetLife may decline the Cashback entitlement in the event any of the terms and conditions pursuant to this Campaign is not fulfilled.
14. AmMetLife shall have the right and absolute discretion to vary, amend, delete or add to any of the Terms and Conditions specifically set out herein, in whole or in any part from time to time including to vary the Campaign Period as it deems necessary and appropriate with notice via the AmMetLife's official website or notices at the AmMetLife's branches.
15. AmMetLife shall have the right and absolute discretion to disqualify any Customer, who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to this Campaign and/or against AmMetLife, from receiving the Reward. AmMetLife's decision is final and AmMetLife will not entertain any request to review the disqualified cases.
16. By participating in the Campaign, the Customer and/or any parties related herein agree to be bound by these Terms and Conditions and agree and consent to allow for the Customer's personal data being collected, processed and used by AmMetLife in accordance with AmMetLife Privacy Notice which is available on the AmMetLife's official website at [www.ammethlife.com/privacy-policy/](http://www.ammethlife.com/privacy-policy/).
17. AmMetLife shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, virus outbreak, technical or system failures or any event beyond the reasonable control of AmMetLife.
18. These Terms and Conditions are governed by and construed under the laws of Malaysia.
19. For any assistance and/or feedback related to the Campaign, Customer may refer to our bank sales representatives or walk in to the nearest AmMetLife branch or speak to our Customer Care at 1300 88 8800 or email us at [customer-care@ammethlife.com](mailto:customer-care@ammethlife.com).

*Updated as of 1 October 2022.*

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